

United States Bankruptcy Court
Southern District of Mississippi

In re:
Paul James Stowe
Leslie Goins Stowe
Debtors

Case No. 25-00968-KMS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0538-3

User: mssbad

Page 1 of 2

Date Rcvd: Apr 16, 2025

Form ID: 309I

Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Paul James Stowe, Leslie Goins Stowe, 2095A Hwy 11 and 80, Meridian, MS 39301-8910
5498242	+ H&R Block/Pathward, Attn: Bankruptcy, Po Box 30674, Salt Lake City, UT 84130-0674

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: trollins@therollinsfirm.com	Apr 16 2025 19:43:00	Thomas Carl Rollins, Jr, The Rollins Law Firm, PLLC, PO BOX 13767, Jackson, MS 39236
tr	Email/Text: ecfnofices@rawlings13.net	Apr 16 2025 19:43:00	David Rawlings, David Rawlings, Chapter 13 Trustee, P.O. Box 566, Hattiesburg, MS 39403
ust	+ Email/Text: ustpreion05.ja.ecf@usdoj.gov	Apr 16 2025 19:43:00	United States Trustee, 501 East Court Street, Suite 6-430, Jackson, MS 39201-5022
5498235	Email/Text: ebn@21stmortgage.com	Apr 16 2025 19:43:00	21st Mortgage Corp, Attn: Bankruptcy, 620 Market Street, Knoxville, TN 37902
5498236	+ Email/PDF: bncnotices@becket-lee.com	Apr 16 2025 19:43:20	American First Finance, Attn: Bankruptcy, 3100 Olympus Blvd, Ste 300, Coppell, TX 75019-5472
5498237	+ EDI: CAPITALONE.COM	Apr 16 2025 23:40:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5498238	+ EDI: WFNNB.COM	Apr 16 2025 23:40:00	Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5498239	+ Email/PDF: creditonebknofications@resurgent.com	Apr 16 2025 19:43:19	Credit One Bank, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
5498240	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Apr 16 2025 19:43:00	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
5498241	+ EDI: PHINGENESIS	Apr 16 2025 23:41:00	Genesis FS, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
5498243	+ Email/PDF: resurgentbknofications@resurgent.com	Apr 16 2025 19:43:23	Lvnv Funding, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
5498244	^ MEBN	Apr 16 2025 19:38:48	NCB Management, Attn: Bankruptcy, 1 Allied Drive, Trevoise, PA 19053-6945
5498245	EDI: PRA.COM	Apr 16 2025 23:40:00	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
5498246	+ Email/Text: enofications@santanderconsumerusa.com	Apr 16 2025 19:43:00	Santander Consumer, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
5498247	+ EDI: SYNC	Apr 16 2025 23:40:00	Synchrony Bank, Attn: Bankruptcy, Po Box

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965060, Orlando, FL 32896-5060

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2025 at the address(es) listed below:

Name	Email Address
David Rawlings	ecfnotices@rawlings13.net sduncan@rawlings13.net
Thomas Carl Rollins, Jr	on behalf of Debtor Paul James Stowe trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubilee bk.net;calvillojr81745@notify.bestcase.com
Thomas Carl Rollins, Jr	on behalf of Joint Debtor Leslie Goins Stowe trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubilee bk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 4

Notice of Chapter 13 Bankruptcy Case

United States Bankruptcy Court Southern District of Mississippi

Information to identify the case:

Debtor 1	Paul James Stowe	Social Security number or ITIN	xxx-xx-2409
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Leslie Goins Stowe	Social Security number or ITIN	xxx-xx-5608
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court for the Southern District of Mississippi

Case number: **25-00968-KMS**

Date case filed for chapter **13** **4/15/25**

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

Cell Phones and other electronic devices are generally not allowed in the courthouses of this District. For more information visit www.mssb.uscourts.gov

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Paul James Stowe	Leslie Goins Stowe
2. All other names used in the last 8 years		aka Leslie Michelle Stowe
3. Address	2095A Hwy 11 and 80 Meridian, MS 39301	2095A Hwy 11 and 80 Meridian, MS 39301
4. Debtor's attorney Name and address	Thomas Carl Rollins Jr The Rollins Law Firm, PLLC PO BOX 13767 Jackson, MS 39236	Contact phone 601-500-5533 Email trolins@therollinsfirm.com
5. Bankruptcy trustee Name and address	David Rawlings David Rawlings, Chapter 13 Trustee P.O. Box 566 Hattiesburg, MS 39403	Contact phone 601-582-5011 Email ecfnotices@rawlings13.net
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.uscourts.gov .	Thad Cochran U.S. Courthouse 501 E. Court Street Suite 2.300 Jackson, MS 39201	Office Hours: Monday – Friday 8:00 AM – 5:00 PM Contact phone 601-608-4600 Date: 4/16/25

For more information, see page 2

